

# Global Solutions



**OneBeacon**  
TECHNOLOGY INSURANCE

**Where innovation meets experience to solve your technology risk management needs.** Working with OneBeacon Technology Insurance™ means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic technology industry. We don't just know tech – we're passionate about it and those who share our focus. And because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.



## Controlled Master Program:

Providing admitted insurance across more than 200 countries and territories. The AXA XL International Network is one of the largest global networks providing property-casualty solutions today. Together, we provide a one-stop solution for your international coverage needs.

## Global Footprint; Expanding Risk

Companies are expanding their global footprint more frequently than ever. However, with that exciting step comes additional and unique risks. What's more, standard domestic insurance may not provide the appropriate coverages to handle international exposures.

Through U.S.-based global packages and locally-admitted policies, OneBeacon Technology can help you ensure you are covered worldwide.

No matter the country or location, your OneBeacon partner remains your sole point of contact, providing insight and guidance in the complex international insurance environment.

## Local Admitted Policies

- Property & Liability policies issued through a centrally controlled network
- Coverage written on admitted paper in compliance with local standards, laws and jurisdictions
- Flexible invoicing options including central settlement
- Local claims handling

## Global General Liability & Property

- Available as an extension of domestic coverage (no standalone placement)
- Amends coverage territory to worldwide except where prohibited due to U.S. economic sanctions
- All policy coverage enhancements extend worldwide
- Adds tax liability, tenants & neighbors liability, coinsurance deficiency and currency devaluation coverages

- Primary coverage when no local policy exists (except over compulsory cover)
- DIC/DIL over local admitted policies

## International Contingent Auto

- Coverage territory is worldwide excluding the U.S., Puerto Rico, and other territories and possessions, and where prohibited due to U.S. economic sanctions
- Includes \$1,000,000 auto liability limit
- Includes \$75,000 hired car physical damage limit (no annual aggregate)

## Foreign Voluntary Workers Compensation & Contingent Employers Liability

- 24/7 foreign voluntary workers compensation extending state benefits
- Employers liability
- Repatriation and medical evacuation
- Assistance services

**OneBeacon Technology Insurance** is a brand of OneBeacon Insurance Group that delivers all-lines underwriting solutions for the technology, life science and medical technology, and telecommunications industries. The specific capabilities offered include risk control, claims and third-party vendor solutions. Products span property, casualty, cyber, E&O, international and products liability. Our dedicated team of insurance professionals delivers custom solutions as needed to each of our customers.

**OneBeacon Insurance Group Holdings, Ltd.** ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; management liability; ocean and inland marine; public entities; technology; and tuition refund.

### International Travel Assistance Services

- 24-hour assistance services including medical, personal and travel assistance services
- Travel companions included
- Coverage territory is worldwide excluding countries where prohibited due to U.S. economic sanctions

### International Business Travel Accident Endorsement

- Provides 24-hour accident protection for full-time employees while on a "business trip," including personal deviations/side trips of up to 14 consecutive days
- Includes personal accident coverage and its associated medical expenses for business travelers
- Coverage territory is worldwide excluding the U.S., Puerto Rico, and other territories and possessions, Canada and countries where prohibited due to U.S. economic sanctions, while traveling or working outside country of permanent residence
- Reverse trip travel to the U.S., Puerto Rico, and other territories and possessions, Canada
- Family coverage extension included

### International Kidnap & Ransom

#### Coverages include:

- Ransom
- In transit
- Legal liability
- Personal accident
- Additional expenses
- Consultant expenses

#### Five additional bundled coverages:

- Loss of earnings
- Express kidnap
- Disappearance investigation expense
- Threat response expense
- Travel security evacuation

### Claims

Expert underwriting and proactive risk control won't eliminate claims. Fortunately, our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your sophisticated needs. Claims are managed centrally through our specialized international claims unit. Claims may be reported through OneBeacon's claims call center: **877.248.3455**. **We also offer a 24/7 dedicated data breach hotline: 877.512.3737.**

### About AXA

AXA XL, the property & casualty and specialty risk division of AXA, provides insurance and risk management products and services for mid-sized companies through to large multinationals, and reinsurance solutions to insurance companies globally. We partner with those who move the world forward. To learn more, visit [www.axaxl.com](http://www.axaxl.com) AXA XL is a division of AXA Group providing products and services through four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting.

*\*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company, OBI National Insurance Company, or a member of the AXA XL International Network.*

*This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds*

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